

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Nichole Marie Hoffman

Case No.: 1-19-00835HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name:	Freedom Mortgage
Court Claim Number:	08
Last Four of Loan Number:	1158
Property Address if applicable:	3806 Hearthstone Road

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a. Allowed prepetition arrearages:	\$3,727.22
b. Prepetition arrearages paid by the trustee:	\$3,727.22
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$3,727.22

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 21, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Nichole Marie Hoffman

Case No.: 1-19-00835HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on February 21, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Paul Murphy-Ahles, Esquire  
Dethlefs, Pykosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011

**Served by First Class Mail**

Freedom Mortgage  
Attn: Bankruptcy Department  
10500 Kincaid Drive  
Fishers, IN 46037

Nichole Marie Hoffman  
3806 Hearthstone Road  
Camp Hill, PA 17011

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 21, 2024

/s/ Donna Schott

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 19-00835      NICHOLE MARIE HOFFMAN

FLAGSTAR BANK  
5151 CORPORATE DRIVE  
TROY, MI 480982639

Sequence: 24  
Modify:  
Filed Date: 5/2/2019 12:00:00AM  
Hold Code: D

Acct No: 1158/PRE ARREARS/3806 HEA

LOAN MOD 2ND AP      4/22 AMENDED TO AMOUNT PAID

Amt Sched:	\$220,413.00	Debt:	\$3,727.22	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,727.22	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
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## 5210    FLAGSTAR BANK

521-0	FLAGSTAR BANK	02/13/2020	1213630	\$947.63	\$0.00	\$947.63	03/03/2020
521-0	FLAGSTAR BANK	12/12/2019	1210880	\$1,886.63	\$0.00	\$1,886.63	12/24/2019
521-0	FLAGSTAR BANK	09/26/2019	1207200	\$892.96	\$0.00	\$892.96	10/07/2019
Sub-totals:					\$0.00	\$3,727.22	
Grand Total:					\$0.00	\$0.00	